



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

HOUSING AND THE HOUSING PROBLEM

BY CAROL ARONOVICI, PH.D.,

General Secretary, Suburban Planning Association, Philadelphia.

The nation-wide movement for housing reform has been stimulated by the overwhelming evidence that has come to light within recent years and which has left no doubt in the minds of statesmen, social workers and the public as to the existence of a serious and increasingly difficult housing problem. The evidence gathered has been so emphatically based upon the evils of the worse sanitary conditions that all efforts in the direction of reform have been centered about the task of fixing a minimum standard for the 10 or 12 per cent of the population affected. The task of accomplishing the meager results that we have to our credit after twenty-five years of tireless and socially costly effort has been so great that we have lost sight of the broader question, namely: the establishment of economic and legal conditions that will make possible a normal development and maintenance of housing standards consistent with the progress of the most progressive of nations. In other words, we have concentrated an undue share of our efforts upon the pathological aspect of housing by exercising the utmost of our critical faculties in dealing with existing evils. An analytical study of the causes of these evils would have pointed the way towards a broader movement based upon the needs of the nation as a whole, rather than upon the conditions which, through the lack of statesmanlike policies in the housing of the people, affect very seriously only a minor share of the population. The result has been the development of a school of housing legislation which has the regulation of the tenement as its object and which bears the marks of a "New Yorkism" that has made housing reform one-sided and housing legislation practically synonymous with tenement legislation.

While we recognize the need and importance of tenement legislation and reform as a step in the direction of solving our housing problem and while we do not desire to discount the generous effort in the direction of removing our most serious of evils, it is of the utmost importance that confusion between housing as a problem of es-

tablishing minimum standards of sanitation and housing as a factor of social, moral and economic progress in the development of the nation as a whole should be avoided.

Economically speaking we may divide the families for whom housing accommodations must be provided as follows:

1. The subnormal who are unable to pay a rental that would yield a reasonable return upon a home of a minimum standard of sanitation.
2. The wage earners capable of paying rentals on the basis of a minimum standard of housing.
3. Well paid unskilled wage earners.
4. Skilled wage earners.
5. Lower grade business and professional classes.
6. High professional and business classes.
7. Leisure class.

It is safe to assume that the larger share of our housing problem affects the first two classes and that only in a slight and indirect way are the other classes living under conditions that fall below a minimum standard of sanitation and comfort. What proportions of the population of the country belong to each of the classes above suggested is more a matter of conjecture than of absolute certainty. We must admit, however, that what has been generally classed as the housing problem is only a small part of the larger question, namely, of providing facilities for the highest possible housing standard within the reach of the largest proportion of the people.

The number of houses that are constantly being built in the United States to accommodate the normal increase in the population and the growing influx of immigrants is not generally based upon the demand for accommodations, but rather upon certain social, economic and legislative conditions which in no way meet local and temporary contingencies. The result is a constant lack of adjustment between demand which is easily ascertainable, and the supply which is far removed from the numerical demand for the various classes of houses consistent with the classes of incomes and standards of the people demanding them.

The function of legislation is the fixing of standards; that of government, the creation of conditions that make the maintenance of such standards possible. The fixing of standards on a basis so rigid as to render progress impossible and the failure of government

to safeguard these standards by creating social and economic conditions consistent with them constitute a breach against the principle of personal freedom that is opposed to our conception of true democracy.

There is no subject to which we attach more social significance than we do to the home. The poet, the moralist, the efficiency expert and the social reformer have made the homes the center of their speculations and the means of realizing their individual and social ideals. We are all agreed that the one family house with private garden and plenty of open space is the condition towards which we should all strive and yet we have permitted our cities to develop into tenement centers with the most serious dangers to health, privacy, comfort and safety.

Home ownership as a force in promoting personal and social efficiency is everywhere recognized and yet the proportion of home ownership in this country is constantly on the decrease without stimulating governmental and legislative action against this tendency.

Esthetically unattractive homes are a permanent detriment to our cities and a loss of human pleasure that can hardly be estimated in terms of currency. Is the city or the state or private enterprise exercising an organized effort in the direction of raising the esthetic standard of the average American home?

Certain types of building, like the row of houses and tenements, are less conducive to healthful conditions and a low mortality rate than others like the single or semi-detached homes. Has a national or a local policy been established to encourage the better types?

These and many others are indisputable facts, some subject to scientific verification and formulation while others are based upon the accumulated experience and the inborn convictions which act as a powerful agent in rendering these factors effective.

The student of housing reform will find, however, that legislation has failed to recognize the broader need of housing the people of this country, while a mass of restrictive legislation, applicable in the main to building alone, and limited to the multiple dwelling as a prevailing type, has been accumulated. That many of these restrictive laws are based upon experience limited to a small number of localities and that they are derived from the study of pathological rather than normal conditions must be recognized. It must also be conceded that the regulations now in force are at best mainly the result of mutual concessions between legislation, housing reformers

and property owners. We have fixed a minimum amount of air space but no evidence is available as to the sufficiency of the amount as a means of insuring the safest minimum standard.

We demand certain space between buildings in order to insure the best light and ventilation and fail to realize some of the essential conditions, like prevailing winds, width of streets, orientation, height of buildings, that determine the safest minimum distance. If housing is of sufficient importance to demand regulation, it is also of sufficient importance to demand that these regulations be based upon scientific facts that cannot be questioned and do not allow of compromises. Scores of scientists abroad have found inquiries along these lines pregnant with principles which lend themselves to the most accurate formulation and are well suited for legislative enactment.

In the last analysis housing is an economic problem and while scientific investigation and a careful framing of housing legislation in accord with the results of these investigations are necessary, its ultimate solution must be found in its economic aspects. Regulation that becomes confiscatory or interferes with a proper return on the investment serves to aggravate rather than solve the housing problem and decreases the possibilities for a continued rise in the housing standard.

The task of solving economically the housing problem will be accomplished therefore not by wholesale and drastic regulation of the building method, but by a complete readjustment of our legislative and administrative methods in dealing with the economic factors that determine the character, cost, supply and rental of homes.

The factors that determine the cost of a home may be grouped into three main divisions: (1) Accessibility to economic centers; (2) accessibility to social centers; (3) investment in materials and labor. The first two factors are community factors pure and simple and depend upon the town or city plan; the last is a cost factor that is largely independent of local conditions or at least is subject only to slight variation due to such conditions.

The distribution of industrial, commercial and business centers, the distribution of parks, playgrounds, schools, theaters, museums, etc., contribute to the economic and social environment which determines to a very considerable extent the cost of a home and rents. The city plan and the distribution of the factors constituting the

economic and social environment as expressed in terms of facilities, time and cost of transit, determine the non-creative land values of a community which are an important cost factor in housing reform and which a carefully developed community plan may reduce to a minimum. By reducing the need for transit facilities through a proper adjustment and distribution of the factors that are essential to the economic and social life of the people and by providing an evenly distributed municipal transit system that serves as far as possible the whole population without materially discriminating in favor of or against particular sections of the municipality, the enhancement of land values may be checked and congestion with its attending evils avoided. Generally speaking, the actual cost of the home may be affected by various methods, some of which have been tried both in this country and abroad and have been found successful. Others are still in the experimental state. A broad classification of these methods is as follows:

- | | | |
|--|---|---|
| 1. Legislative and administrative..... | { | Taxation of land and improvements Tariff on building materials Standardization of housing regulations to reduce cost and prevent enhancement of values Municipal control of land Cheap and efficient transit facilities Banking regulations facilitating loans |
| 2. Paternalistic..... | { | 1. Public..... { State and municipal building State and municipal financial loans 2. Private..... { Four per cent and philanthropy Model industrial villages |
| 3. Private initiative..... | { | Coöperative copartnership building Building and Loan Associations |

It is not my purpose in this brief article to deal with the various methods affecting the cost of a home. All that I have attempted to do is to point out the most important and most generally accepted and practical methods employed that have brought about tangible results both in this country and abroad. The records of the large cities of Europe especially Paris, Berlin, Milan, Rome, London and

even some of the smaller cities have secured changes in the national as well as the local legislative and administrative machinery whereby land is made more accessible, taxes on wage earners' homes reduced, congestion removed or avoided and ownership of homes made possible for those able and willing to earn a reasonable income.

Many cities and even towns in Europe have been compelled to build homes for their families, especially those that are financially subnormal. In some cases cities have offered loans for the purpose of encouraging the building of individual homes or the construction of multiple dwellings that rent at low rates.

These steps have been made necessary by local conditions which by their seriousness as a local problem made the construction of new and additional homes a sanitary necessity. The city of Cleveland is the first one in this country to undertake the building of homes at public expense. New York has been the owner of tenements which had come into the hands of the city in various ways but which constituted a sanitary evil rather than a sanitary asset. Funds are made available in many European cities for the building of workmen's dwellings; in some cases up to 80 per cent of the total cost of the home and the rates of interest are fixed at from 2 to 4 per cent.

The Octavia Hill Association and other organizations as well as individuals in this country and abroad have made investments in new or old buildings and have attempted to furnish sanitary accommodations at reasonable rentals. Gary, Pullman, Fairfield, etc., and the many industrial villages of Europe represent a paternalistic development along certain lines of housing reform that have been productive of results both as social and economic experiments.

Private Initiative

The splendid development of the Garden Cities of England, Germany and the bold beginnings now being made in Italy are evidences of the economic and social value afforded by well organized private initiative and coöperation in home and community building. The work of the French coöperative societies emphasized the value of the coöperative factor as a saving in home building cost. The American building and loan associations, which represent a capital of over a billion dollars and a membership of very nearly two and one-half millions, embody a powerful agency for the handling of a con-

siderable share of the housing of the country. The efficacy of this agency in the direction of securing the best results I am not competent to discuss.

We have enumerated the various methods of promoting housing reform not with a view to weighing their social and economic values from the point of view of the United States but for the purpose of pointing out the variety of efforts in the direction of housing reform that are now being made throughout the civilized world and the broad field that they embody.

In this country we have endeavored to solve this important national problem mainly by means of local and state sanitary legislation. The fundamental economic, social and administrative causes have not claimed the attention of the housing reformer. Local muck-raking has masqueraded under the guise of scientific investigation while local sanitary legislation and inspection have been mistaken for the means of attaining a national housing ideal.

The time is now ripe for a thorough and nation-wide study of housing as a national issue. Public sentiment is organized and sufficiently enlightened to welcome a constructive program of housing reform that would affect the American people as a whole rather than the limited number of those whose homes constitute a problem of social pathology. The facts are easily obtainable and public as well as private agencies whose rightful function it is to investigate and formulate a broad national housing policy are legion.